



# Term Assurance

**In partnership with the Mobiliar Lebensversicherungen AG, Bank J. Safra Sarasin's investment foundations not only offer you low-cost solutions for your pension investments, but very attractive term assurance.**

### Death benefit

If you die, the death benefits provided by the state may not fully cover the capital that your surviving dependants need. Term assurance is a cost-effective way to plug this gap and thus shield your family and surviving dependants from financial difficulties. If you die during the term of the policy, the insured sum is paid out in full to your survivors. If you survive beyond the end of the policy, no payout is made.

### Sum insured:

You can choose a fixed death benefit sum between CHF 50,000 and CHF 400,000.

### Disability as a result of accident or sickness

If you are unable to work due to an accident or illness, you will receive pension benefits depending on your degree of disability, as agreed in the terms of the insurance policy and subject to a waiting period of 12 months.

### Pension benefits:

You can set the annual pension you require between CHF 6,000 and CHF 40,000.

### Waiver of premium:

The insurance cover includes waiver of premiums if you are disabled, following a waiting period of three months.

### Special provisions

#### Our partner:

The insurance solution described here can only be taken out in combination with the J. Safra Sarasin Vested Benefits account or the J. Safra Sarasin Pillar 3a account and the leading Mobiliar Lebensversicherungen AG.

#### Policyholders:

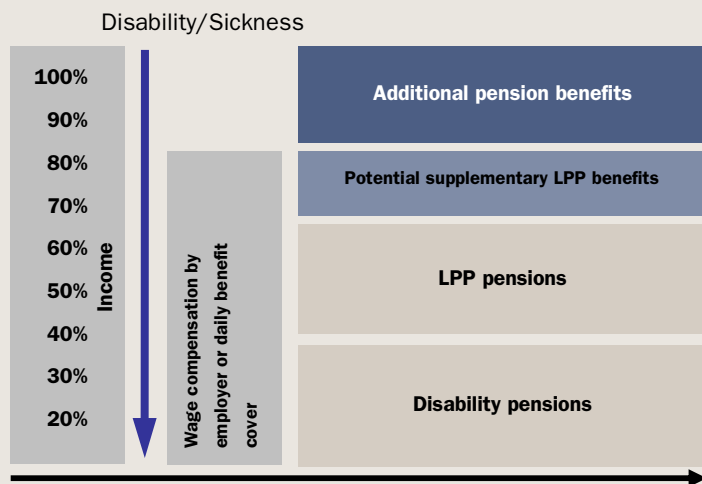
You must be a private individual permanently residing in Switzerland or Liechtenstein. The term of the insurance cover can be set individually up to a maximum age on entry of 54/55 for 3a solutions (final age 64 for women and 65 for men) and aged 59/60 for 3b solutions.

#### Special variants:

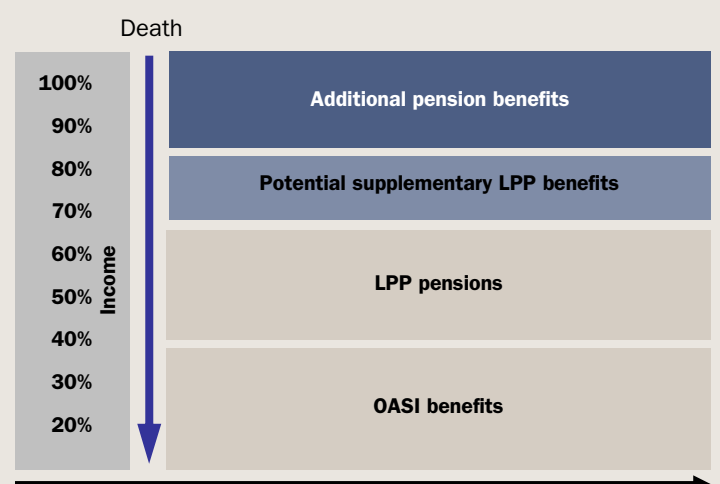
As well as the standard solutions offered, different insurance sums or waiting periods can of course be agreed as well. When concluding the insurance contract, the conditions of acceptance (which may include full medical screening) stipulated by Mobiliar Lebensversicherungen AG always apply.

#### Tied or individual insurance:

This insurance can be taken out either as part of tied pension provision (Pillar 3a) or individual pension provision (Pillar 3b).



Source: Bank J. Safra Sarasin Ltd



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If you suffer disability or sickness, statutory accident benefits (UVG) are paid by SUVA.

So that you can invest the full amount in your Pillar 3a account, it is best to take out the term insurance as individual pension cover.

#### Key points:

- You not only benefit from the tax advantages, but from a low-cost insurance tariff and attractive conditions.
- Death benefit for your surviving dependants and disability benefit as a supplement to Pillar 1 & 2 cover.
- Cover for mortgage liabilities and other loans in the event of premature death.
- Securing the cost of educating your children.
- If you die, any insurance benefits do not fall under your estate. The beneficiaries receive a payout even if the estate is over-indebted and the benefits would cancel out the debt.
- Free choice of beneficiary: With the individual insurance solution (Pillar 3b) you can individually specify who should receive the benefits from the life insurance policy. You can change the beneficiary designation at any time, unless you have made an irrevocable nomination.

Certain legal constraints apply to tied insurance provision (3a).

- Clear separation between risk and savings provides greater flexibility (e.g. the policy can be cancelled free of charge at the end of the calendar year).

This additional term insurance should be seen as supplementary cover to any other existing insurance benefits. Careful planning of your individual pension provision is still essential.

Full details of benefits can be found in the general policy conditions for term assurance and disability insurance issued by Mobiliar Lebensversicherungen AG.

More information, and a personalised quotation, is available from your personal advisor or from us directly.

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